

IN RE:

NATACHA ELIZABETH CASTILLO SILFA

DEBTOR(S)

CASE NO. 14-09717-ESL

CHAPTER 13

**TRUSTEE'S UNFAVORABLE REPORT
ON POST CONFIRMATION MODIFIED PLAN DATED 7/13/2018**

With respect to the above-referred payment plan with a base of \$10,408.00 the Trustee Renders the following recommendation:

☐ **FAVORABLE**

☒ **UNFAVORABLE**

The liquidation value of the estate is: \$0.00

1. ☐ FEASIBILITY 11 USC § 1325(a)(6):

2. ☐ INSUFFICIENTLY FUNDED § 1325(b):

3. ☐ UNFAIR DISCRIMINATION § 1322(b):

5. ☒ **FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):**

As per 2017 Tax Return submitted by debtor, she will received a refund in the amount of \$596.00. Such Tax Refund should be devoted to the plan's funding as proposed.

4. ☐ FAILS LIQUIDATION VALUE TEST § 1325(a)(4):

6. ☐ DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):

7. ☒ **OTHER:**

Per 2017 tax return, she disclosed a yearly rent income from Urbanizacion Pradera de Ceiba Norte in the municipality of Juncos in the amount of \$5,328.00, which yields \$444.00 monthly. Debtor to provide rent agreement and evidence of this income. Debtor submitted to trustee copy of 2 pay stub. Due to complexity of the earning section of pay stub, trustee has not been able to review current income. Debtor should submit how the income disclosed in amended Sch. I (dkt. 44) was calculated or provide an employer certification of all earning received per month during 2018.

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

DATE: 8/15/2018

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